

II. Claims 4 and 15, drawn to performing authentication, classified in class 705, subclass 67.

III. Claim 8, drawn to transferring money between two entities, classified in class 705, subclass 39.

IV. Claim 10, drawn to voice control of business transactions, classified in class 705, subclass 44.

V. Claims 19 and 29 drawn to avoiding fraud, classified in class 705, subclass 1, 35, 45.

VI. Claims 20, 23, and 26, drawn to self-executing, automatic diagnostics and programs, classified in class 600, subclass 300.”

During an August 24, 2004 telephone call, the Examiner made it clear that each group also includes the claims depending from the stated independent claims.

Applicants provisionally elect for prosecution the invention of Group III (Claim 8 and those claims depending therefrom). However, Applicants believe that the restriction requirement is improper and therefore make this election with traverse.

Applicants respectfully submit that, as stated in MPEP §803, for a restriction requirement to be proper “there are two criteria for restriction between patentably distinct inventions” as follows:

- “(1) The inventions must be independent or distinct as claimed; and
- (2) There must be a serious burden on the examiner if restriction is not required” (emphasis added)

Applicants respectfully submit that: all groups of restricted claims are properly presented in the same application; undue diverse searching would not be required; and all claims should be examined together. Accordingly, examination of the claims of Groups I, II, and IV-VI, in

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addition to the claims of Group III, would place no additional "serious" burden on the Examiner as examination of the claims of Groups I, II, and IV-VI would not require undue diverse searching beyond that which would be necessary for examination of the claims of Group III.

Accordingly, Applicants respectfully submit that the restriction requirement should be withdrawn and that all claims should be examined on the merits.

AUTHORIZATION

The Commissioner is hereby authorized to charge any additional fees which may be required for this response, or credit any overpayment to Deposit Account No. 13-4500, Order No. 3892-4002. **A DUPLICATE OF THIS DOCUMENT IS ATTACHED.**

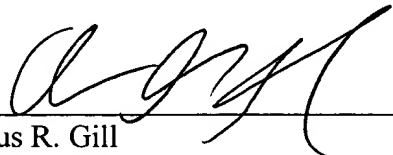
Furthermore, in the event that an additional extension of time is required, the Commissioner is requested to grant a petition for that extension of time which is required to make this Response timely and is hereby authorized to charge any fee for such an extension of time or credit any overpayment for an extension of time to the above-noted Deposit Account and Order No.

Respectfully submitted,

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